

Mr. Wesley M. Weymers, President & CEO
CSB Bank
P.O. Box 29
Curwensville, PA 16833

May 10, 2005

Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 29429

Re: RIN Number 3064-AC89

Dear Mr. Feldman:

As the CEO of a \$209.5 million community bank that employs 76 people, I fully support the proposal to amend the definition of a small institution to be a bank under \$1 million in assets.

CSB Bank is committed to the communities we serve. It is the way we do business. Moreover, the current asset size of \$250 million is unrealistic in today's financial landscape, and has been in place for so many years, an adjustment is necessary.

Community banks are struggling with regulatory compliance. CRA compliance is one area that can be easily changed to give needed relief without weakening the Community Reinvestment Act, itself. We are committed to community reinvestment and in order to survive and compete, we must meet the needs of the customers and communities we serve. We believe in our community and in our customers, and work with them to provide products and services that best meet their credit needs.

It seems unfair that a bank thousands of times larger than CSB Bank should be examined using the same procedures when they have so much more resources. I urge you to amend the definition of a small bank for CRA purposes to be an institution with less than \$1 billion in assets, regardless of whether the bank is part of a holding company. This is a good proposal and the right thing to do.

Thank you for taking your time to consider my views.

Sincerely,

Wesley M. Weymers
President & CEO
WMW/jk

This letter is being emailed to comments@FDIC.gov